



**ATTENTION: BOX AFTER FINAL  
RESPONSE UNDER 37 C.F.R. § 1.116  
EXPEDITED PROCEDURE REQUESTED  
EXAMINING GROUP 3621**

**PATENT**  
Customer No. 22,852  
Attorney Docket No. 05793.3031-00

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	
Mayur MANIAR et al.	)	Group Art Unit: 3621
	)	
Application No.: 09/651,320	)	Examiner: B. Bayat
	)	
Filed: August 31, 2000	)	
	)	
For: METHOD FOR ESTABLISHING A	)	
CREDIT LIMIT	)	

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**RECEIVED**  
APR 27 2004  
**GROUP 3621**

**REQUEST FOR RECONSIDERATION AFTER FINAL**

In response to the Final Office Action dated January 21, 2004, please reexamine  
and reconsider the application in view of the appended remarks.